



FORCE HEALTH PROTECTION AND HEALTH CARE BENEFITS



Health Benefits for Reserve Component Members and their Families



Mobilization Affects You & Your Family



T R I C A R E

What You Need To Know Before You Mobilize

- What are your health care benefits as a Reserve Component member?
- What are your entitlements under USERRA?
- Where do you start to protect your family's health care needs?
- What are your family members' health care benefits?
 - ◆ They are different from your benefits
- What health options are best for your family?



Your Health & Dental Benefits As An RC Member



Your Health Benefits

- Inactive duty training or active duty 30 days or less
 - ◆ Covered from when you leave home until you return home (While travelling directly to and from place of training or duty station)
 - ◆ Acute care only
- Active Duty more than 30 days
 - ◆ Dental services at any military dental treatment facility
 - ◆ TRICARE Prime benefits same as the Active Component



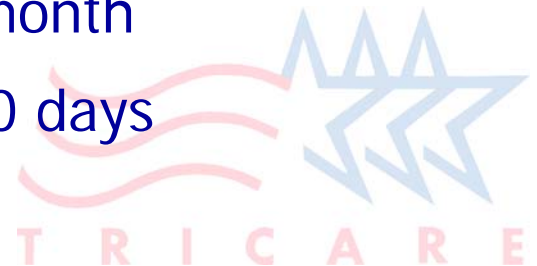
TRICARE Prime

- HMO-like plan
- Primary Care Manager (PCM)
 - ◆ Physician, Physician's Assistant or Nurse Practitioner
- Primary care access standards
 - ◆ Acute care in one day
 - ◆ Routine care in one week
 - ◆ Preventive care in four weeks
- Referrals for specialty services



TRICARE Selected Reserve Dental Program (TSRDP)

- Eligibility is verified through DEERS (Defense Enrollment Eligibility System)
 - ◆ At least 12 months of service remaining
- \$4.22 month premium, no deductible
- Check-ups, limited restorative care, tooth extractions, & emergency services
- Twelve month initial enrollment period
 - ◆ Then continue enrollment month-to-month
 - ◆ Disenrollment if recalled more than 30 days



Dental Services

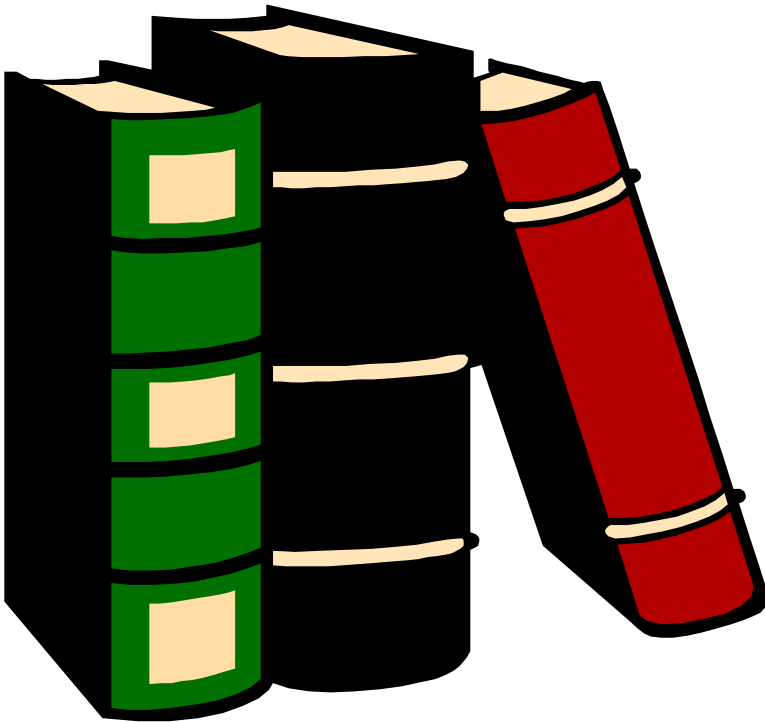
Active Duty More Than 30 Days

- Receive dental services from the military
- TRICARE Selected Reserve Dental Program
 - ◆ Disenroll at start of active duty
 - ◆ Re-enroll at end of active duty
- www.humana-military.com or 1-800-211-3614



USERRA

Uniformed
Services
Employment,
Reemployment
Rights
Act of 1994



Rights Concerning Your Employer-Sponsored Health Plan

- Applies when
 - ◆ Active duty orders are for more than 30 days
 - ◆ Covered by an employer-sponsored health plan
- May continue employer health plan for 18 months
 - ◆ Active duty orders 30 days or less
 - pay your usual share of the premium (if any)
 - ◆ If active duty orders more than 30 days
 - may pay up to 102% of the full premium



Rights Concerning Your Employer-Sponsored Health Plan

- You may disenroll from employer health plan
- You have the right to re-enroll
 - ◆ All previously covered members
 - ◆ No waiting period
 - ◆ No exclusion for pre-existing conditions



Readiness is a Family Matter



Ensure Your Family is Covered

- Enroll eligible family members in DEERS
(Defense Enrollment Eligibility Reporting System)
 - ◆ Key to benefits and entitlements
 - ◆ Bring marriage, birth, divorce, custody, and adoption documents
- Get ID cards for eligible family members
- Spouse carry copy of any active duty orders



TRICARE Family Benefits

- Orders less than 30 days
 - ◆ No medical or dental benefits
- Orders more than 30 days, but less than 179 days
 - ◆ Space available medical & dental at military facilities
 - ◆ TRICARE Extra – contracted network providers
 - ◆ TRICARE Standard – non-network providers
- Orders for 179 days or more
 - ◆ One more option - may enroll in TRICARE Prime



TRICARE Medical Cost Shares

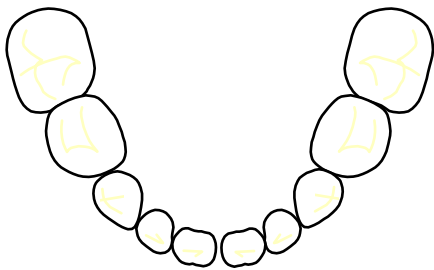
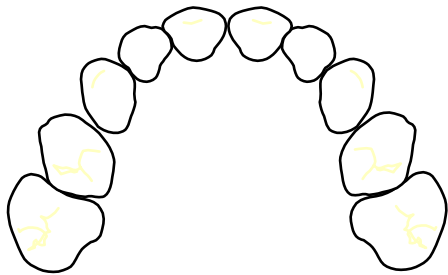
- TRICARE Prime
 - ◆ No deductible
 - ◆ No enrollment fees

- TRICARE Extra or Standard
 - ◆ \$ 50-100 deductible (E4 and below)
 - ◆ \$150-300 deductible (E5 and above)



Family Dental Benefits

- Active Duty orders for 2 years or more
 - ◆ Family may enroll in the TRICARE Family Member Dental Program



New TRICARE Dental Program

- Scheduled to begin Feb 2001
- TRICARE Dental Program combines
 - ◆ TRICARE Family Member Dental Plan
 - ◆ TRICARE Selected Dental Reserve Program
- Coverage available for
 - ◆ Selected Reserve members
 - ◆ Individual Ready Reserve members
 - ◆ Active Guard/Reserve
 - ◆ Their family members



New TRICARE Dental Program (cont'd)

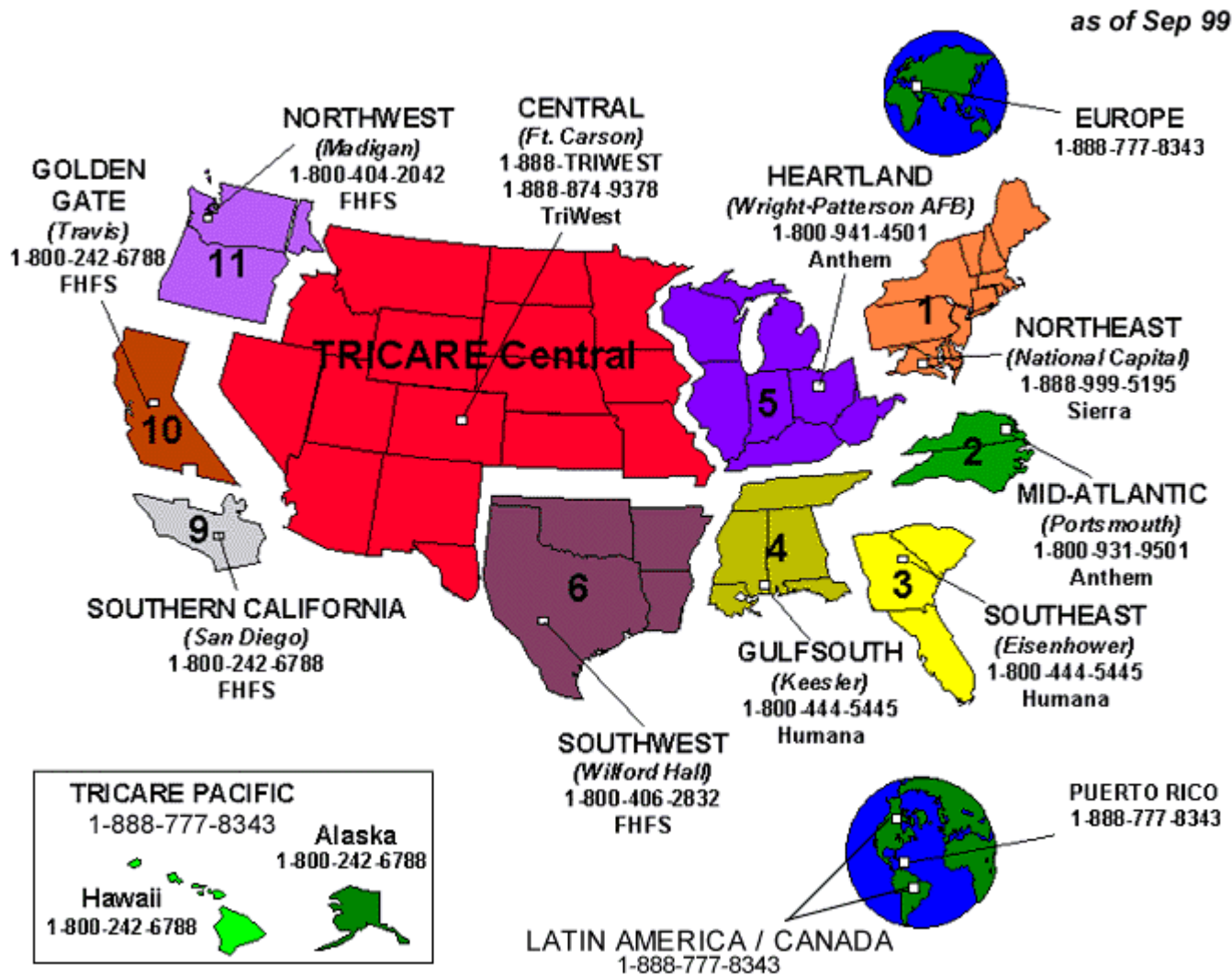
- Expands your coverage, same coverage for all
- Maximum annual non-orthodontic benefit
 - ◆ Increased to \$1,200/year for each enrollee
- Includes Orthodontic benefit
 - ◆ \$1,500 lifetime benefit for each enrollee
- Premiums
 - ◆ Single plan and Family plan
 - ◆ Government share and Full premium
 - ◆ Survivor benefit



Family Health Coverage Considerations

- May use TRICARE benefits alone
- Or use TRICARE with your employer health plan
 - ◆ File claims with employer's plan first
 - ◆ Then file claim with TRICARE for amounts not paid by employer's plan





TRICARE Regions



If you've taken care of them first...





You'll be ready ...



to do this ...



TRICARE Regions

TRICARE Northwest	800-404-0110
TRICARE Mid-Atlantic	800-931-9501
TRICARE Northeast	888-999-5195
TRICARE Heartland	800-941-4501
TRICARE Central States	888-874-9378
TRICARE Southeast	800-444-5445
TRICARE Southwest	800-406-2832
TRICARE Gulf South	800-444-5445
TRICARE Golden Gate/S. Calif/Hawaii/Alaska	800-242-6788
TRICARE Pacific/Puerto Rico/Latin America/Canada/Europe	888-777-8343



Web Site Resources

Reserve Affairs

<http://raweb.osd.mil/>

TRICARE

<http://www.tricare.osd.mil/>

